

only to be barraged by anti-war and anti-military sentiments rising from the deep and conflicting passions over our involvement in the conflict. As a result, thousands of young men who served our Nation were denied the welcome home they deserved—a painful memory that I hear about even today when I speak with Vietnam veterans.

Today, 30 years after they returned home, those dark days of war still haunt the veterans of Vietnam. Yet, I have been amazed by the strength and dignity of the Vietnam veterans community in eastern Connecticut. Since the end of the war, these proud men have been unmatched in taking care of their own and supporting one another. This past April, over 100 eastern Connecticut Vietnam veterans gathered once again in Norwich, CT for the 7th Annual Vietnam Veterans Day Commemorative Ceremony. I was proud to join them for the ceremony and to honor their service and sacrifice.

Regardless of what one thinks about our involvement in a military conflict, there is no doubt that any American who wears our Nation's uniform deserves a hero's welcome when they return home. That is why I am proud to support the resolution before us today, which expresses the sense of the House that there should be a day set aside every year on March 30 to honor the service of our Vietnam veterans by establishing a "Welcome Home Vietnam Veterans Day." I sincerely hope that this simple resolution will provide our Vietnam veterans with the recognition they have so long deserved.

Ms. JACKSON-LEE of Texas. Mr. Speaker, I rise today in support of H. Res. 189, which puts the House on record in support of a "Welcome Home Vietnam Veteran's Day." This resolution honors members of the United States Armed Forces who fought in Vietnam from 1961 to 1975. In 1982, the Vietnam Veterans Memorial was dedicated in the District of Columbia to commemorate those members of the United States Armed Forces who died or were declared missing-in-action in Vietnam. March 30 would be an appropriate day to establish as Welcome Home Vietnam Veterans Day.

More than 3 million Americans served in Vietnam, and nearly 58,000 lost their lives there. From mountain peaks to tropical rainforest, American soldiers served in hostile country and fought a war for which they were not trained. It was a war of savage, small-unit fighting unlike any other in American history and in a stunning outcome, American soldiers won all of the major battles. About 58,148 men were killed, mostly between the ages of 20 and 29, but some as young as 16 years old. About 2.9 million men in total were involved in the fighting. The average soldier—infantryman—saw about 240 days of combat in 4 years, thanks to the mobility of the helicopter.

As an American, I am very proud of the courageous members of the United States Armed Forces who fought in this war, even though they were not sure of the purpose, to help stop what seemed to be the spreading of Communist beliefs and values. I am more than grateful to the men who gave so that we would be able to live as free as we do today. These men were brave, high spirited, and fearless. These men did something that most Americans never had to do. They risked life and limb in defense of their countrymen. They deserve to be honored for their efforts.

This resolution gives credit where credit is due. It will give Americans a chance to reflect on the men, women, and their stories that were short changed during this difficult time in our history.

Ms. NORTON. Mr. Speaker, I have no further requests for time, and I yield back the balance of my time.

The SPEAKER pro tempore. The question is on the motion offered by the gentlewoman from the District of Columbia (Ms. NORTON) that the House suspend the rules and agree to the resolution, H. Res. 189.

The question was taken.

The SPEAKER pro tempore. In the opinion of the Chair, two-thirds being in the affirmative, the ayes have it.

Ms. NORTON. Mr. Speaker, on that I demand the yeas and nays.

The yeas and nays were ordered.

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX and the Chair's prior announcement, further proceedings on this question will be postponed.

#### ESTABLISHING A NATIONAL PET WEEK

Ms. NORTON. Mr. Speaker, I move to suspend the rules and agree to the concurrent resolution (H. Con. Res. 142) expressing the sense of the Congress that there should be established a National Pet Week, as amended.

The Clerk read the title of the concurrent resolution.

The text of the concurrent resolution is as follows:

#### H. CON. RES. 142

Whereas this year marks the 26th anniversary of "National Pet Week", sponsored by the American Veterinary Medical Association and the Auxiliary to the American Veterinary Medical Association;

Whereas animals and pets give companionship and pleasure in daily living, share the homes of nearly 69,000,000 individuals or families in the United States, and provide special benefits to elderly persons and children;

Whereas the people of the United States have a firm commitment to promote responsible care of animals and pets and guard against cruel and irresponsible treatment;

Whereas teaching kindness and respect for all living animals through education in schools and communities is essential to the basic values of a humane and civilized society;

Whereas the people of the United States are grateful to the veterinary medical profession for providing preventive and emergency medical care and assistance to animals, spaying and neutering animals to combat overpopulation, and contributing to the education of animal owners; and

Whereas the people of the United States are indebted to animal protection organizations, State humane organizations, and local animal care and control agencies for promoting respect for animals and pets, educating children about humane attitudes, and caring for lost, unwanted, abused, and abandoned animals: Now, therefore, be it

*Resolved by the House of Representatives (the Senate concurring), That it is the sense of the Congress—*

(1) that there should be established an annual National Pet Week; and

(2) the goals and ideals expressed during National Pet Week should be guides for the

people of the United States to observe in the care of pets.

The SPEAKER pro tempore. Pursuant to the rule, the gentlewoman from the District of Columbia (Ms. NORTON) and the gentleman from Connecticut (Mr. SHAYS) each will control 20 minutes.

The Chair recognizes the gentlewoman from the District of Columbia.

#### GENERAL LEAVE

Ms. NORTON. Mr. Speaker, I ask unanimous consent that all Members may have 5 legislative days within which to revise and extend their remarks on this piece of legislation.

The SPEAKER pro tempore. Is there objection to the request of the gentlewoman from the District of Columbia? There was no objection.

Ms. NORTON. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, I am pleased to join my colleagues in consideration of H. Con. Res. 142, a bill expressing the sense of Congress there should be established a National Pet Week. H. Con. Res. 142, which has 53 cosponsors, was introduced by Representative CHRISTOPHER SHAYS on May 3, 2007. H. Con. Res. 142 was reported from the Oversight Committee on June 12, 2007, by voice vote.

National Pet Week was jointly founded in 1991 by the American Veterinary Medical Association and the Auxiliary to the AVMA and is now widely celebrated throughout the United States and other parts of the world.

Each year National Pet Week's goals are to promote responsible pet ownership, celebrate the bonding and mutual admiration between animals and humans and promote public awareness of veterinary medicine.

Animals and pets provide companionship and pleasure to nearly 69 million individuals and families in the United States. These individuals have dedicated themselves to the care and responsibility of treating animals with love and respect.

Mr. Speaker, I commend my colleague Representative CHRISTOPHER SHAYS for introducing this legislation and I urge swift passage of this bill.

Mr. Speaker, I reserve the balance of my time.

Mr. SHAYS. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, today we stand with 69 million households in celebrating the joy of pet ownership and recognizing the obligations of responsible animal care as we call on this Congress to establish a National Pet Week.

Some 63 percent of Americans have accepted the calling of pet ownership and have opened their homes to millions of cats, dogs, birds, fish, and other animals. For this generous action, they are rewarded with love, companionship and support. Studies have shown an additional benefit of pet ownership include a healthier life.

A National Pet Week would also honor those who provide medical treatment as well as responsible care for animals, who are certainly deserving of

such treatment. There are approximately 75,000 practicing veterinarians in the United States who perform a great service for this country by giving preventative and emergency care for animals. These veterinarians are also credited with educating pet owners about the benefits of spaying or neutering their animals, thus curbing pet overpopulation problems in the country.

Establishing a week recognizing pet ownership helps highlight many of the issues affecting pets and owners in America, as well as the issue of responsible treatment for animals in general. Sadly, problems such as animal abuse, neglect, overpopulation, hoarding, and organized fighting persist in this country. The people of the United States are indebted to the animal protection and humane organizations who promote respect for animals and provide care for lost, unwanted, abused, and abandoned animals.

It is the essential duty of a civilized society to teach its children the value of kindness and respect toward all living creatures, and this is the perfect opportunity to do so.

Therefore, I call on my colleagues to support the establishment of National Pet Week, to celebrate pet ownership, recognize those who provide responsible animal care, and educate our children about a standard of respect towards all living creatures.

Mr. Speaker, I yield back the balance of my time.

Ms. NORTON. Mr. Speaker, I commend my colleague, Mr. SHAYS, upon the introduction of this bill, and I yield back the balance of my time.

The SPEAKER pro tempore. The question is on the motion offered by the gentlewoman from the District of Columbia (Ms. NORTON) that the House suspend the rules and agree to the concurrent resolution, H. Con. Res. 142, as amended.

The question was taken; and (two-thirds being in the affirmative) the rules were suspended and the concurrent resolution, as amended, was agreed to.

A motion to reconsider was laid on the table.

## FHA MANUFACTURED HOUSING LOAN MODERNIZATION ACT OF 2007

Mr. DONNELLY. Mr. Speaker, I move to suspend the rules and pass the bill (H.R. 2139) to modernize the manufactured housing loan insurance program under title I of the National Housing Act, as amended.

The Clerk read the title of the bill.

The text of the bill is as follows:

H.R. 2139

*Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,*

### SECTION 1. SHORT TITLE.

*This title may be cited as the "FHA Manufactured Housing Loan Modernization Act of 2007".*

### SEC. 2. FINDINGS AND PURPOSES.

(a) *FINDINGS.*—The Congress finds that—

(1) manufactured housing plays a vital role in providing housing for low- and moderate-income families in the United States;

(2) the FHA title I insurance program for manufactured home loans traditionally has been a major provider of mortgage insurance for home-only transactions;

(3) the manufactured housing market is in the midst of a prolonged downturn which has resulted in a severe contraction of traditional sources of private lending for manufactured home purchases;

(4) during past downturns the FHA title I insurance program for manufactured homes has filled the lending void by providing stability until the private markets could recover;

(5) in 1992, during the manufactured housing industry's last major recession, over 30,000 manufactured home loans were insured under title I;

(6) in 2006, fewer than 1,500 manufactured housing loans were insured under title I;

(7) the loan limits for title I manufactured housing loans have not been adjusted for inflation since 1992; and

(8) these problems with the title I program have resulted in an atrophied market for manufactured housing loans, leaving American families who have the most difficulty achieving homeownership without adequate financing options for home-only manufactured home purchases.

(b) *PURPOSES.*—The purposes of this Act are—

(1) to provide adequate funding for FHA-insured manufactured housing loans for low- and moderate-income homebuyers during all economic cycles in the manufactured housing industry;

(2) to modernize the FHA title I insurance program for manufactured housing loans to enhance participation by Ginnie Mae and the private lending markets; and

(3) to adjust the low loan limits for title I manufactured home loan insurance to reflect the increase in costs since such limits were last increased in 1992 and to index the limits to inflation.

### SEC. 3. EXCEPTION TO LIMITATION ON FINANCIAL INSTITUTION PORTFOLIO.

The second sentence of section 2(a) of the National Housing Act (12 U.S.C. 1703(a)) is amended—

(1) by striking "In no case" and inserting "Other than in connection with a manufactured home or a lot on which to place such a home (or both), in no case"; and

(2) by striking "Provided, That with" and inserting "With".

### SEC. 4. INSURANCE BENEFITS.

(a) *IN GENERAL.*—Subsection (b) of section 2 of the National Housing Act (12 U.S.C. 1703(b)), is amended by adding at the end the following new paragraph:

"(8) *INSURANCE BENEFITS FOR MANUFACTURED HOUSING LOANS.*—Any contract of insurance with respect to loans, advances of credit, or purchases in connection with a manufactured home or a lot on which to place a manufactured home (or both) for a financial institution that is executed under this title after the date of the enactment of the FHA Manufactured Housing Loan Modernization Act of 2007 by the Secretary shall be conclusive evidence of the eligibility of such financial institution for insurance, and the validity of any contract of insurance so executed shall be incontestable in the hands of the bearer from the date of the execution of such contract, except for fraud or misrepresentation on the part of such institution."

(b) *APPLICABILITY.*—The amendment made by subsection (a) shall only apply to loans that are registered or endorsed for insurance after the date of the enactment of this Act.

### SEC. 5. MAXIMUM LOAN LIMITS.

(a) *DOLLAR AMOUNTS.*—Paragraph (1) of section 2(b) of the National Housing Act (12 U.S.C. 1703(b)(1)) is amended—

(1) in clause (ii) of subparagraph (A), by striking "\$17,500" and inserting "\$25,090";

(2) in subparagraph (C) by striking "\$48,600" and inserting "\$69,678";

(3) in subparagraph (D) by striking "\$64,800" and inserting "\$92,904";

(4) in subparagraph (E) by striking "\$16,200" and inserting "\$23,226"; and

(5) by realigning subparagraphs (C), (D), and (E) 2 ems to the left so that the left margins of such subparagraphs are aligned with the margins of subparagraphs (A) and (B).

(b) *ANNUAL INDEXING.*—Subsection (b) of section 2 of the National Housing Act (12 U.S.C. 1703(b)), as amended by the preceding provisions of this Act, is further amended by adding at the end the following new paragraph:

"(9) *ANNUAL INDEXING OF MANUFACTURED HOUSING LOANS.*—The Secretary shall develop a method of indexing in order to annually adjust the loan limits established in subparagraphs (A)(ii), (C), (D), and (E) of this subsection. Such index shall be based on the manufactured housing price data collected by the United States Census Bureau. The Secretary shall establish such index no later than one year after the date of the enactment of the FHA Manufactured Housing Loan Modernization Act of 2007."

(c) *TECHNICAL AND CONFORMING CHANGES.*—Paragraph (1) of section 2(b) of the National Housing Act (12 U.S.C. 1703(b)(1)) is amended—

(1) by striking "No" and inserting "Except as provided in the last sentence of this paragraph, no"; and

(2) by adding after and below subparagraph (G) the following:

"The Secretary shall, by regulation, annually increase the dollar amount limitations in subparagraphs (A)(ii), (C), (D), and (E) (as such limitations may have been previously adjusted under this sentence) in accordance with the index established pursuant to paragraph (9)."

### SEC. 6. INSURANCE PREMIUMS.

Subsection (f) of section 2 of the National Housing Act (12 U.S.C. 1703(f)) is amended—

(1) by inserting "(1) *PREMIUM CHARGES.*—" after "(f)"; and

(2) by adding at the end the following new paragraph:

"(2) *MANUFACTURED HOME LOANS.*—Notwithstanding paragraph (1), in the case of a loan, advance of credit, or purchase in connection with a manufactured home or a lot on which to place such a home (or both), the premium charge for the insurance granted under this section shall be paid by the borrower under the loan or advance of credit, as follows:

"(A) At the time of the making of the loan, advance of credit, or purchase, a single premium payment in an amount not to exceed 2.25 percent of the amount of the original insured principal obligation.

"(B) In addition to the premium under subparagraph (A), annual premium payments during the term of the loan, advance, or obligation purchased in an amount not exceeding 1.0 percent of the remaining insured principal balance (excluding the portion of the remaining balance attributable to the premium collected under subparagraph (A) and without taking into account delinquent payments or prepayments).

"(C) Premium charges under this paragraph shall be established in amounts that are sufficient, but do not exceed the minimum amounts necessary, to maintain a negative credit subsidy for the program under this section for insurance of loans, advances of credit, or purchases in connection with a manufactured home or a lot on which to place such a home (or both), as determined based upon risk to the Federal Government under existing underwriting requirements.

"(D) The Secretary may increase the limitations on premium payments to percentages above those set forth in subparagraphs (A) and (B), but only if necessary, and not in excess of the minimum increase necessary, to maintain a negative credit subsidy as described in subparagraph (C)."